

Certificate Number: 05781-PAE-DE-036057770

Bankruptcy Case Number: 18-13072



05781-PAE-DE-036057770

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 12, 2021, at 7:06 o'clock AM PDT, Janice Murphy completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 12, 2021 By: /s/Allison M Geving

Name: Allison M Geving

Title: President